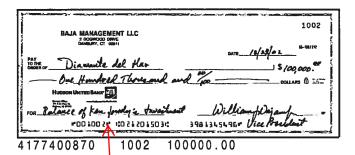
HUDSON UNITED BANK HUB

BAJA MANAJENENT LLC

ACCOUNT NO: 3981345496

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"Balance of Ken Jowdy's investment" Funds stolen by Jowdy from the investors deposits into his *perosnal* Baja Development Corp. Account--transferred thru Baja Management's account--to wash the funds--and ultimately into DDM's account to appear as a "clean" Jowdy \$100,000 contribution--exactly AS BILL NAJAM'S LETTER EXPLAINED TO THE BANK!!